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2004



**The Role of the Palestinian Monetary Authority in Securing
a sound and stable Banking System:
An Empirical Assessment**

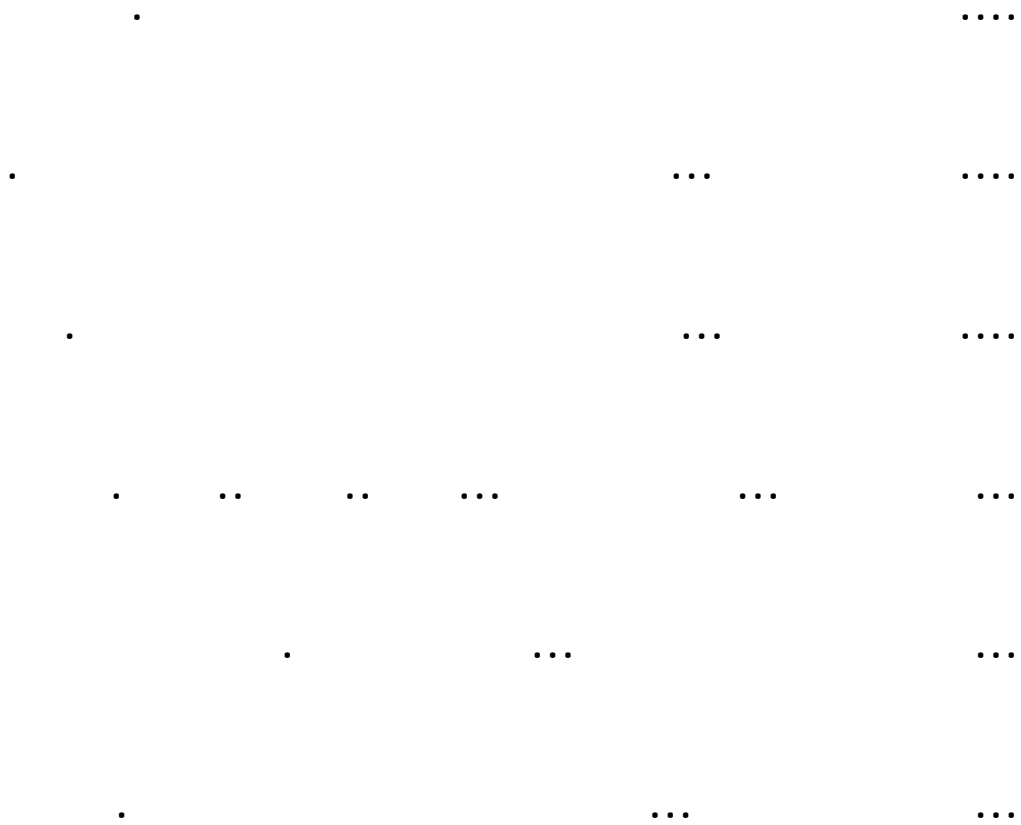
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Abstract

According to the bad economic situation faced by Palestinian region as a special case, so the purpose of the study is to identify and present the supervision and control Procedures and techniques applied by the Palestinian Monetary Authority (PMA) over banks operations and performance and to assess the extent to which those techniques are consistent with Basle I & II requirements and international best practices (Core Principles for Effective Banking Supervision).

The methodology employed for that purpose comprises two components: (1) Review and document banking supervision requirements by Basle I & II, and (2) survey the PMA instructions and requirements in that regard through interviews with a sample of key employees of the Inspection Departments. A questionnaire was also designed and distributed to the same sample to explore their views on the effectiveness of the PMA role, and compare the results with a similar study prepared depending on the views of a sample of banks managers.

Results of the study reveal that the PMA has been following the best practices in the area of control and inspection to a large extent. However, the results show the need for more systematic coordination between the PMA and the banks on banking policy issues of mutual concern.

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⁶L. Miles, Money and Capital Markets, Third Edition, University of Florida, Black Publisher. Ltd,
Third Edition.1996 ,

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⁸R. Glenn Hubbard, Money, the Financial System and the Economy, Second Edition.

⁹L. Miles, Money and Capital Markets, University of Florida, Black Publisher.Ltd, Third Edition, 1996.

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¹³R. Glenn Hubbard, Money, the Financial System and the Economy, Second Edition.
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¹⁷R. Glenn Hubbard, Money, the Financial System and the Economy, Second Edition.

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²⁰S.R.Peter, Monetary policy and the definition of money, Journal of Economic studies, V (26),(N (4/5), 1999, pp. 338 .382 –

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²²Davies, Glyn, *A history of money from ancient time to the present day*, 3rd ed. Cardiff: University of Wales Press, 2002.

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²⁵Taylor, John B. The Monetary Transmission Mechanism: An Empirical Framework. Journal of Economic Perspectives, Vol. 9, No. 4 (1995), pp. 11-26.

²⁶Obstfeld, M. and K. Rogoff, The Mirage of Fixed Exchange Rates, Journal of Economics Perspectives, Vol. 9, No. 4(1995) pp. 73-96.

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³¹Basel Committee on Banking Supervision, Enhancing Corporate Governance for Banking Organizations, Basel: September 1999.

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³³Basel Committee on Banking Supervision, Enhancing Corporate Governance for Banking Organizations, Basel: September 1999.

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³⁴ ³⁴ Basel Committee on Banking Supervision, Enhancing Corporate Governance for Banking Organizations, Basel: September 1999.

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³⁷Basle committee on Banking Supervision, Internal and it in banks and the supervisor's relationship with auditors: A survey, Basle, 2002.

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⁴⁰Document Jointly released by the Basle Committee on Banking Supervision. The International Organization of securities Commissions and the International Association of Insurance Supervisors, Supervision of Financial Conglomerate, Papers Prepared by the Joint Forum on Financial Conglomerates, February 1999.

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⁴¹Basel committee on Banking Supervision, Sound practices for loan Accounting and Disclosure, Basel: July 1999.

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⁴⁵Basel committee on Banking Supervision, Supervisory Guidance on Dealing with weak Banks, March 2002

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⁴⁷Board of Governors of the Federal Reserve System, Government 14 Performance and results Act "Planning Document", 1997 – 2002
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⁴⁹The Federal Reserve Board, Remarks by Governor Laurence H.Meyer, At the University of Wisconsin, Lacrosse, Wisconsin; October24, 200.

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⁵²Basel Committee on banking Supervision, Supervisory Guidance on Dealing With weak Banks, March 2002

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⁵³Basle Committee on Banking Supervision, Minimum Standards for the Supervision of International Banking Groups and their Cross – Border Establishment, July 1992

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⁵⁴Basle Committee on Banking Supervision, Essential elements of a statement of cooperation between banking supervisors, may 2001

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⁵⁵Basel Committee on Banking Supervision, "The Joint Forum" Risk Management Practices and Regulatory Capital-Cross-Sectoral Capital, November 2001.

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⁵⁷Basel Committee on Banking Supervision, Supervisory Guidance on Dealing with weak Banks, March 2002.

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⁵⁹Jose Angelo Mazzillo Junior" ,The structure of the Banking System and Banking Supervision, The George Washington University, 1993 .

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⁶⁰Jose A.Lopez" ,Using CAMELS Rating to Monitor Bank Conditions," FRBSF Economic Letter, June 11, 1999.

⁶¹Catherine A. Ghiglieri, Supervisory Memorandum-1001 about" Rating Systems for Commercial Banks, Trust Department, Foreign Bank Agencies, and Electronic Data Processing Operations Supervised by the Department of Banking," Texas Department of Banking: December 31, 1998.

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⁶²:CAMELS 2.2.3.4.2

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⁶²Bord of Governors of the Federal Reserve System, Division of banking Supervision and Regulation ,
 "Uniform Financial(a36) Institutions Rating System", Washington: December 27, 1996.

)a36) International Monetary Fund, Monetary and Exchange Affairs Department " Islamic Banking:
 Issues in Prudential Regulations and Supervision", , prpared by luca Errico and N\Mitra Farahbaksh,
 March 1998.

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⁶⁵Prevention of Criminal use of the Banking System for the purpose of Money-Laundering, December 1998.

⁶⁶Basel Committee on Banking Supervision, Consolidated KYC Risk Management, October 2004.

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⁶⁷Basel Committee on Banking Supervision, Customer due diligence for banks, October 2001.

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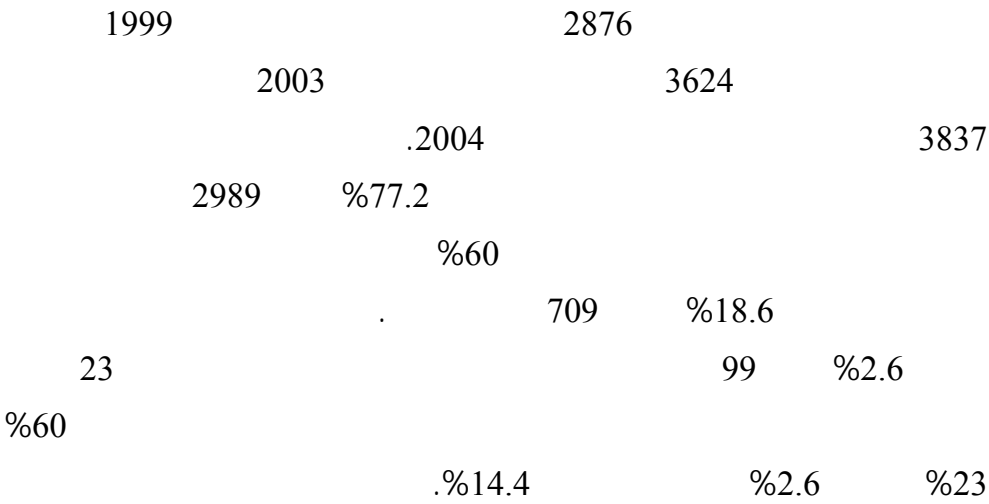
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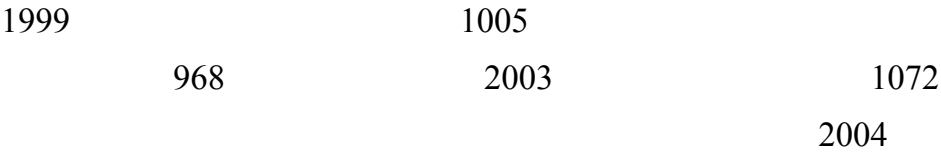
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